



Order Filed on February 26, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz & Schneid, PL  
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Attorneys for Secured Creditor for

Harold N. Kaplan (HK-0226)

In Re:

Noe J. Hogdson, Sr. aka Noe J. Hogdson,

Debtor.

Case No.: 17-24425-ABA

Chapter: 13

Hearing Date: March 19, 2019

Judge: Andrew B. Altenburg Jr.

**AGREED ORDER RESOLVING SECURED CREDITOR'S CERTIFICATON OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby  
ORDERED.

DATED: February 26, 2019

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Secured Creditor: U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MORGAN STANLEY MORTGAGE LOAN TRUST 2007-8XS, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007

Secured Creditor's Counsel: Robertson, Anschutz & Schneid, PL

Debtors' Counsel: Stacey L. Mullen, Esq.

Property Involved ("Collateral"): 117 Terrace Avenue, Camden, New Jersey 08105

Relief sought:

- Motion for relief from the automatic stay/Certification of Default
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is ORDERED that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 3 months from 12/01/2018 through 02/01/2019.
- The Debtor is overdue for 3 regular monthly mortgage payments from 12/01/2018 through 02/01/2019 at \$755.01 per month.
- The Debtor is overdue for 03 cure payments from 11/15/2018 to 01/15/2019 at \$1,169.75 per month.

Funds Held In Suspense \$1,122.11.

Total Arrearages Due \$4,652.17

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment in the amount of \$1,510.02 shall be made on or before 02/28/2019.
- Payment in the amount of \$3,142.15 shall be made on or before 03/04/2019.
- Beginning on 03/01/2019, regular monthly mortgage payments shall continue to be made in the amount of \$755.01.

3. Payments to the Secured Creditor shall be made to the following address(es):

■ Regular monthly payment: Ocwen Loan Servicing, LLC  
ATTN: Cashiering Department  
1661 Worthington Road, Suite 100  
West Palm Beach, FL 33416-4781

■ Immediate payment: Ocwen Loan Servicing, LLC  
ATTN: Cashiering Department  
1661 Worthington Road, Suite 100  
West Palm Beach, FL 33416-4781

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 and Chapter 7 Trustee, the Debtor(s), and Debtor(s)' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor(s)' failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$200.00.

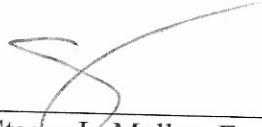
The fees and costs are payable:

- Through the Chapter 13 plan.

☐ To the Secured Creditor within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.

The undersigned hereby consent to the form and entry of the foregoing order.

  
\_\_\_\_\_  
Stacey L. Mullen, Esq.

*Attorney for Debtor(s)*

Date:

2/25/19

/s/Harold N. Kaplan

\_\_\_\_\_  
Harold N. Kaplan, Esq.

*Attorney for Secured Creditor*

Date: 2/25/2019